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State Office Building, Room 3110
Salt Lake City, UT 84114
Telephone (801) 538-3872

**BEFORE THE INSURANCE COMMISSIONER
OF THE STATE OF UTAH**

COMPLAINANT:	:	NOTICE OF INFORMAL
	:	ADJUDICATIVE PROCEEDING
UTAH INSURANCE DEPARTMENT	:	AND ORDER
	:	
RESPONDENT:	:	DOCKET NO. 2008-010 PC
	:	
LIBERTY TITLE INSURANCE and ESCROW, INC:	:	E-CASE NO. 2128
1180 S. 28th Street Ste 1	:	
Ogden, UT 84107	:	
	:	
Attention: Mr. Kelly Silvester	:	
License No. 247920	:	

The Utah Insurance Department has commenced this informal adjudicative proceeding pursuant to the Utah Code Annotated (U.C.A.), Sections 31A-2-201 and 63-46b-3 and Utah Administrative Code (U.A.C.), Rule R590-160. Based upon information contained in agency files or known to the Commissioner, the Commissioner makes the following:

FINDINGS OF FACT

1. Respondent is a licensed title insurance agency in the State of Utah.
2. Respondent failed to file an Annual Report and a Controlled Business Report for the calendar year 2006 with the Commissioner by the thirtieth day of April 2007.

CONCLUSION OF LAW

1. In failing to file an Annual Report and a Controlled Business Report with the Commissioner when due, Respondent violated Utah Code Ann. §31A-23A-413 and Utah Admin. Code, Rule R590-136-4 and R590-136-5.

ORDER

IT IS HEREBY ORDERED:

1. Respondent is assessed an administrative forfeiture in the amount of \$1,000. Said forfeiture shall be paid no later than ten (10) days after the date this Order becomes final.
2. Respondent shall properly file the documents herein found not to be properly filed, to be received in the offices of the Utah Insurance Department no later than ten (10) days after this Order becomes final.
3. This Order shall become final fifteen (15) days after the date of mailing unless a written request for a hearing is received from the Respondent in the offices of the department prior to that date. A written request for a hearing shall be signed by the person making the request and shall state the basis for the relief requested.

NOTIFICATION

If you request a hearing regarding this matter, the department will be represented by M. Gale Lemmon, Assistant Attorney General, State Office Building, Room 3110, Salt Lake City, Utah 84114, Telephone Number (801) 538-3800. Failure to request a hearing will be considered a failure to exhaust administrative remedies and will preclude any further administrative or judicial review or appeal of this matter.

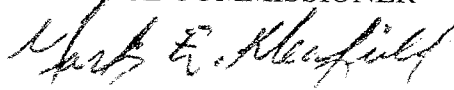
You are further notified that a failure to obey an Order of the commissioner may subject you to further penalties, including forfeitures of up to \$5,000.00 per violation and the suspension or revocation of your license of the filing of an action to enforce this Order in District Court which may impose forfeitures of up to \$10,000.00 per day for continued violation.

Questions regarding this Administrative Proceeding should be directed to Gerri Jones, at the Utah Insurance Department, (801) 537-9057.

FEB 19 2008

DATED THIS _____ day of February, 2008.

D. KENT MICHIE
INSURANCE COMMISSIONER



MARK KLEINFELD, J.D.
ADMINISTRATIVE LAW JUDGE
Utah Insurance Department
State Office Building, Room 3110
Salt Lake City, Utah 84114
Telephone (801) 538-3800

UTAH
Invoice - Original

Page 1

Printed Date: February 20, 2008

Invoice Date: February 20, 2008

Balance Due: \$1,000.00

Due Date: March 16, 2008

Invoice ID: 371905

Payor ID: 15973

KELLY SILVESTER
LIBERTY TITLE INSURANCE AGENCY AND ESCROW INC
1180 S 28TH STREET STE 1
OGDEN UT 84403

Item Description

Amount

2/20/2008 Monetary Penalty Agency

\$1,000.00

E case 2128 Docket 2008-010 PC

Original Amount Due

\$1,000.00

UTAH
Invoice - Original

Invoice Date: February 20, 2008

Balance Due: \$1,000.00

Due Date: March 16, 2008

Invoice ID: 371905

Payor ID: 15973

Payor Name: LIBERTY TITLE
INSURANCE
AGENCY AND
ESCROW INC

Make checks payable to: Utah Insurance Department

Send payment to:

Utah Insurance Department
3110 State Office Building
Salt Lake City, UT 84114-6901

CERTIFICATE OF MAILING

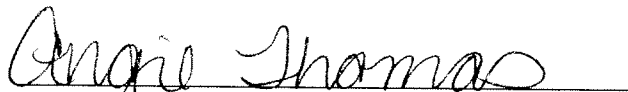
I do hereby certify that on this date I mailed, by regular mail, postage prepaid, a true and correct copy of the attached:

NOTICE OF INFORMAL
ADJUDICATIVE PROCEEDING
AND ORDER

To the following:

Liberty Title Insurance and Escrow Inc
1180 S. 28th Street Ste 1
Ogden, UT 84107

DATED this 20th day of February 2008.


Angie Thomas Court Clerk
Utah Department of Insurance
State Office Building, Room 3110
Salt Lake City, UT 84114-6901